

# Our mortgage products

Effective Tuesday 6 November 2018

## Top deals:

### 5 year fixed rate product

**2.99%** until 31/01/2024 up to 90% LTV with no booking fee, no completion fee, free first standard valuation (maximum £740) and £1,000 cashback - (Purchase)  
(15741)

### Help to Buy Remortgage - 3 year fixed rate product

**2.54%** until 31/01/2022 up to 75% LTV with no booking fee, no completion fee, free first standard valuation (maximum £740), fees assisted legals and £250 cashback - (Remortgage)  
(15754)

All rates revert to Standard Variable Rate, currently **4.49%** variable



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## Purchase/Mover

| Product  | Max LTV                    | APRC        | Loan   | Product description   | Fees  | Additional features   | Early repayment charge   |
|--|----------------------------|-------------|--|---|---|---|--|
| 2 year fixed rate products                           |                            |             |  |   |   |   |  |
| <b>1.99%</b><br>fixed until<br>31/01/2021<br>(15714) | <b>75%</b><br>(excl. fees) | <b>4.2%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£300,000    | <ul style="list-style-type: none"> <li>After 31/01/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</li> <li>Daily interest</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000<br/>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul> | Standard legal fees<br>Completion fee £999 <sup>Δ</sup> | Booking fee £0<br>Free first standard valuation (maximum £740)                      | <p>Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.</p> <p>The fees are:</p> <p>Until 31/01/2020: <b>3%</b> of the amount repaid.</p> <p>Until 31/01/2021: <b>2%</b> of the amount repaid.</p> |
| <b>2.09%</b><br>fixed until<br>31/01/2021<br>(15715) | <b>75%</b><br>(excl. fees) | <b>4.2%</b> | <b>Min</b><br>£300,001<br><b>Max</b><br>£1,000,000 |   |   |   |  |
| <b>2.24%</b><br>fixed until<br>31/01/2021<br>(15713) | <b>75%</b><br>(excl. fees) | <b>4.2%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£1,000,000  |   | Standard legal fees                                     | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740) |  |
| <b>2.34%</b><br>fixed until<br>31/01/2021<br>(15718) | <b>90%</b><br>(excl. fees) | <b>4.3%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£300,000    |   | Standard legal fees<br>Completion fee £999 <sup>Δ</sup> | Booking fee £0<br>Free first standard valuation (maximum £740)                      |  |
| <b>2.59%</b><br>fixed until<br>31/01/2021<br>(15717) | <b>90%</b><br>(excl. fees) | <b>4.2%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£500,000    |   | Standard legal fees                                     | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740) |  |

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Δ Interest is charged on all fees added to the loan



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## Purchase/Mover

| Product  | Max LTV                    | APRC        | Loan   | Product description   | Fees                | Additional features   | Early repayment charge  |
|--|----------------------------|-------------|--|---|---------------------|---|---|
| <b>2 year fixed rate products</b> (continued)        |                            |             |  |   |                     |   |   |
| <b>2.89%</b><br>fixed until<br>31/01/2021<br>(15716) | <b>90%</b><br>(excl. fees) | <b>4.3%</b> | <b>Min</b><br>£100,000<br><b>Max</b><br>£500,000 | <ul style="list-style-type: none"> <li>After 31/01/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</li> <li>Daily interest</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000<br/>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul> | Standard legal fees | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740)<br>£1000 cashback | Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.<br>The fees are:<br>Until 31/01/2020: <b>3%</b> of the amount repaid.<br>Until 31/01/2021: <b>2%</b> of the amount repaid. |
| <b>3.49%</b><br>fixed until<br>31/01/2021<br>(15719) | <b>95%</b><br>(excl. fees) | <b>4.4%</b> | <b>Min</b><br>£40,000                            |   |                     | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740)                   |   |
| <b>3.64%</b><br>fixed until<br>31/01/2021<br>(15720) | <b>95%</b><br>(excl. fees) | <b>4.5%</b> | <b>Max</b><br>£250,000                           |   |                     | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740)<br>£500 cashback  |   |

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## Purchase/Mover

| Product   | Max LTV                    | APRC        | Loan  | Product description   | Fees  | Additional features  | Early repayment charge |
|---|----------------------------|-------------|---|---|---|--|------------------------|
| <b>2 year discounted variable rate products</b>   |                            |             |   |   |   |  |                        |
| <b>2.60%</b> discount off the West Brom's Standard Variable Rate until 31/01/2021 giving a current variable rate of <b>1.89%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15728) | <b>65%</b><br>(excl. fees) | <b>4.1%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£1,000,000 | <ul style="list-style-type: none"> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments<br/>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul> | Standard legal fees<br>Completion fee £499 <sup>Δ</sup> | Booking fee £0<br>Free first standard valuation (maximum £740) | None                   |
| <b>2.50%</b> discount off the West Brom's Standard Variable Rate until 31/01/2021 giving a current variable rate of <b>1.99%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15729) | <b>80%</b><br>(excl. fees) | <b>4.2%</b> |   |   |   |  |                        |
| <b>2.10%</b> discount off the West Brom's Standard Variable Rate until 31/01/2021 giving a current variable rate of <b>2.39%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15730) | <b>90%</b><br>(excl. fees) | <b>4.2%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£500,000   |   |   |  |                        |

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## Purchase/Mover

| Product   | Max LTV                    | APRC        | Loan  | Product description   | Fees  | Additional features  | Early repayment charge  |
|---|----------------------------|-------------|---|---|---|--|---|
| <b>Assisted Mortgage - 2 year fixed rate products</b> |                            |             |   |   |   |  |   |
| <b>2.59%</b><br>fixed until<br>31/01/2021<br>(15724)  | <b>90%</b><br>(excl. fees) | <b>4.3%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£500,000 | <ul style="list-style-type: none"> <li>After 31/01/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000<br/>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul> | Completion fee £499 <sup>Δ</sup><br>Standard legal fees | Booking fee £0<br>Free first standard valuation (maximum £740)                                       | Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.<br><br>The fees are:<br>Until 31/01/2020: <b>3%</b> of the amount repaid.<br>Until 31/01/2021: <b>2%</b> of the amount repaid. |
| <b>2.89%</b><br>fixed until<br>31/01/2021<br>(15725)  | <b>90%</b><br>(excl. fees) | <b>4.3%</b> | <b>Min</b><br>£75,000<br><b>Max</b><br>£500,000 |   | Standard legal fees                                     | Completion fee £0<br>Booking fee £0<br>Free first standard valuation (maximum £740)<br>£500 cashback |   |

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## Purchase/Mover

| Product  | Max LTV                    | APRC        | Loan  | Product description   | Fees                | Additional features  | Early repayment charge   |
|--|----------------------------|-------------|---|---|---------------------|--|--|
| 3 year fixed rate products                           |                            |             |   |   |                     |  |  |
| <b>2.34%</b><br>fixed until<br>31/01/2022<br>(15733) | <b>75%</b><br>(excl. fees) | <b>4.0%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£1,000,000 | <ul style="list-style-type: none"><li>After 31/01/2022 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</li><li>Interest will be charged to the end of the month of redemption</li><li>Overpayments below £1,000<br/>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li></ul> | Standard legal fees | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740)                    | Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.<br><br>The fees are:<br>Until 30/01/2020: <b>4%</b> of the amount repaid;<br>Until 31/01/2021: <b>3%</b> of the amount repaid;<br>Until 31/01/2022: <b>2%</b> of the amount repaid. |
| <b>2.44%</b><br>fixed until<br>31/01/2022<br>(15734) | <b>80%</b><br>(excl. fees) | <b>4.0%</b> |   |   |                     |  |  |
| <b>2.69%</b><br>fixed until<br>31/01/2022<br>(15736) | <b>90%</b><br>(excl. fees) | <b>4.1%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£500,000   |   |                     |  |  |
| <b>2.94%</b><br>fixed until<br>31/01/2022<br>(15735) | <b>90%</b><br>(excl. fees) | <b>4.2%</b> | <b>Min</b><br>£100,000<br><b>Max</b><br>£500,000  |   |                     | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740)<br>£1,000 cashback |  |
| <b>3.54%</b><br>fixed until<br>31/01/2022<br>(15737) | <b>95%</b><br>(incl. fees) | <b>4.4%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£250,000   |   |                     | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740)                    |  |

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## Purchase/Mover

| Product  | Max LTV                    | APRC        | Loan  | Product description   | Fees  | Additional features  | Early repayment charge  |
|--|----------------------------|-------------|---|---|---|--|---|
| 5 year fixed rate products                           |                            |             |   |   |   |  |   |
| <b>2.49%</b><br>fixed until<br>31/01/2024<br>(15740) | <b>75%</b><br>(excl. fees) | <b>3.8%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£1,000,000 | <ul style="list-style-type: none"> <li>After 31/01/2024 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000<br/>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul> | Standard legal fees                                     | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740)                    | <p>Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.</p> <p>The fees are:</p> <p>Until 31/01/2021: <b>5%</b> of the amount repaid;<br/>Until 31/01/2022: <b>4%</b> of the amount repaid;<br/>Until 31/01/2023: <b>3%</b> of the amount repaid;<br/>Until 31/01/2024: <b>2%</b> of the amount repaid.</p> |
| <b>2.69%</b><br>fixed until<br>31/01/2024<br>(15743) | <b>90%</b><br>(excl. fees) | <b>3.9%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£300,000   |   | Standard legal fees<br>Completion fee £999 <sup>Δ</sup> | Booking fee £0<br>Free first standard valuation (maximum £740)   |   |
| <b>2.79%</b><br>fixed until<br>31/01/2024<br>(15742) | <b>90%</b><br>(excl. fees) | <b>3.9%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£500,000   |   | Standard legal fees                                     | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740)                    |   |
| <b>2.99%</b><br>fixed until<br>31/01/2024<br>(15741) | <b>90%</b><br>(excl. fees) | <b>4.0%</b> | <b>Min</b><br>£100,000<br><b>Max</b><br>£500,000  |   |   | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740)<br>£1,000 cashback |   |
| <b>3.64%</b><br>fixed until<br>31/01/2024<br>(15744) | <b>95%</b><br>(incl. fees) | <b>4.3%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£250,000   |   |   | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740)                    |   |
| <b>3.74%</b><br>fixed until<br>31/01/2024<br>(15745) | <b>95%</b><br>(incl. fees) | <b>4.3%</b> |   |   |   | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740)<br>£500 cashback   |   |

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## Remortgage

| Product  | Max LTV                    | APRC        | Loan  | Product description   | Fees                | Additional features   | Early repayment charge  |
|--|----------------------------|-------------|---|---|---------------------|---|---|
| 2 year fixed rate products                           |                            |             |   |   |                     |   |   |
| <b>2.29%</b><br>fixed until<br>31/01/2021<br>(15721) | <b>75%</b><br>(excl. fees) | <b>4.2%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£1,000,000 | <ul style="list-style-type: none"> <li>After 31/01/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000<br/>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul> | N/A                 | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740)<br>Fees assisted legals | Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.<br><br>The fees are:<br>Until 31/01/2020: <b>3%</b> of the amount repaid.<br>Until 31/01/2021: <b>2%</b> of the amount repaid. |
| <b>2.69%</b><br>fixed until<br>31/01/2021<br>(15722) | <b>90%</b><br>(excl. fees) | <b>4.3%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£500,000   |   |                     |   |   |
| <b>2.69%</b><br>fixed until<br>31/01/2021<br>(15723) | <b>90%</b><br>(excl. fees) | <b>4.3%</b> |   |   | Standard legal fees | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740)<br>£300 cashback        |   |

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## Remortgage

| Product   | Max LTV                    | APRC        | Loan  | Product description   | Fees                             | Additional features  | Early repayment charge |
|---|----------------------------|-------------|---|---|----------------------------------|--|------------------------|
| 2 year discounted variable rate products  |                            |             |   |   |                                  |  |                        |
| <b>2.50%</b> discount off the West Brom's Standard Variable Rate until 31/01/2021 giving a current variable rate of <b>1.99%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15731) | <b>80%</b><br>(excl. fees) | <b>4.2%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£1,000,000 | <ul style="list-style-type: none"> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments<br/>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul> | Completion fee £499 <sup>Δ</sup> | Booking fee £0<br>Free first standard valuation (maximum £740)<br>Fees assisted legals | None                   |
| <b>2.10%</b> discount off the West Brom's Standard Variable Rate until 31/01/2021 giving a current variable rate of <b>2.39%</b> , followed by the West Brom's Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable (15732) | <b>90%</b><br>(excl. fees) | <b>4.2%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£500,000   |   |                                  |  |                        |

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## Remortgage

| Product  | Max LTV                    | APRC        | Loan  | Product description   | Fees  | Additional features  | Early repayment charge  |
|--|----------------------------|-------------|---|---|---|--|---|
| Assisted Mortgage - 2 year fixed rate products       |                            |             |   |   |   |  |   |
| <b>2.59%</b><br>fixed until<br>31/01/2021<br>(15726) | <b>90%</b><br>(excl. fees) | <b>4.3%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£500,000 | <ul style="list-style-type: none"> <li>After 31/01/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000<br/>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul> | Standard legal fees<br>Completion fee £499 <sup>Δ</sup> | Booking fee £0<br>Free first standard valuation (maximum £740)                                       | Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.<br><br>The fees are:<br>Until 31/01/2020: <b>3%</b> of the amount repaid.<br>Until 31/01/2021: <b>2%</b> of the amount repaid. |
| <b>2.89%</b><br>fixed until<br>31/01/2021<br>(15727) | <b>90%</b><br>(excl. fees) | <b>4.3%</b> | <b>Min</b><br>£75,000<br><b>Max</b><br>£500,000 |   | Standard legal fees                                     | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740)<br>£500 cashback |   |

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## Remortgage

| Product  | Max LTV                    | APRC        | Loan  | Product description   | Fees  | Additional features  | Early repayment charge   |
|--|----------------------------|-------------|---|---|---|--|--|
| Help to Buy Remortgage - 2 year fixed rate products  |                            |             |   |   |   |  |  |
| <b>2.14%</b><br>fixed until<br>31/01/2021<br>(15750) | <b>75%</b><br>(excl. fees) | <b>4.2%</b> | <b>Min</b><br>£70,000<br><b>Max</b><br>£1,000,000 | <ul style="list-style-type: none"> <li>After 31/01/2021 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000<br/>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul> | Completion fee £999 <sup>Δ</sup><br>Standard legal fees | Booking fee £0<br>Free first standard valuation (maximum £740)<br>£500 cashback  | <p>Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.</p> <p>The fees are:</p> <p>Until 31/01/2020: <b>3%</b> of the amount repaid.</p> <p>Until 31/01/2021: <b>2%</b> of the amount repaid.</p> |
| <b>2.39%</b><br>fixed until<br>31/01/2021<br>(15751) | <b>75%</b><br>(excl. fees) | <b>4.2%</b> |   |   | N/A   | Completion fee £0<br>Booking fee £0<br>Free first standard valuation (maximum £740)<br>Fees assisted legals<br>£250 cashback |  |
| <b>2.39%</b><br>fixed until<br>31/01/2021<br>(15749) | <b>75%</b><br>(excl. fees) | <b>4.2%</b> |   |   | Standard legal fees                                     | Completion fee £0<br>Booking fee £0<br>Free first standard valuation (maximum £740)<br>£500 cashback                         |  |

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## Remortgage

| Product  | Max LTV                    | APRC        | Loan  | Product description   | Fees | Additional features   | Early repayment charge   |
|--|----------------------------|-------------|---|---|------|---|--|
| 3 year fixed rate products                           |                            |             |   |   |      |   |  |
| <b>2.34%</b><br>fixed until<br>31/01/2022<br>(15738) | <b>75%</b><br>(excl. fees) | <b>4.0%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£1,000,000 | <ul style="list-style-type: none"> <li>After 31/01/2022 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000<br/>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul> | N/A  | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740)<br>Fees assisted legals | Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.<br>The fees are:<br>Until 31/01/2020: <b>4%</b> of the amount repaid;<br>Until 31/01/2021: <b>3%</b> of the amount repaid;<br>Until 31/01/2022: <b>2%</b> of the amount repaid. |
| <b>2.49%</b><br>fixed until<br>31/01/2022<br>(15739) | <b>80%</b><br>(excl. fees) | <b>4.1%</b> |   |   |      |   |  |

These mortgage products are for a set period of time with a fixed end date. Depending on the date of completion the initial rate may be slightly less or more than the term stated.

Δ Interest is charged on all fees added to the loan



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## Remortgage

| Product  | Max LTV                    | APRC        | Loan  | Product description   | Fees  | Additional features  | Early repayment charge  |
|--|----------------------------|-------------|---|---|---|--|---|
| Help to Buy Remortgage - 3 year fixed rate products  |                            |             |   |   |   |  |   |
| <b>2.39%</b><br>fixed until<br>31/01/2022<br>(15753) | <b>75%</b><br>(excl. fees) | <b>4.1%</b> | <b>Min</b><br>£70,000<br><b>Max</b><br>£1,000,000 | <ul style="list-style-type: none"> <li>After 31/01/2022 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000<br/>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul> | Completion fee £999 <sup>Δ</sup><br>Standard legal fees | Booking fee £0<br>Free first standard valuation (maximum £740)<br>£500 cashback  | <p>Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.</p> <p>The fees are:</p> <p>Until 31/01/2020: <b>4%</b> of the amount repaid.</p> <p>Until 31/01/2021: <b>3%</b> of the amount repaid.</p> <p>Until 31/01/2022: <b>2%</b> of the amount repaid.</p> |
| <b>2.54%</b><br>fixed until<br>31/01/2022<br>(15754) | <b>75%</b><br>(excl. fees) | <b>4.1%</b> |   |   | N/A   | Completion fee £0<br>Booking fee £0<br>Free first standard valuation (maximum £740)<br>Fees assisted legals<br>£250 cashback |   |
| <b>2.54%</b><br>fixed until<br>31/01/2022<br>(15752) | <b>75%</b><br>(excl. fees) | <b>4.1%</b> |   |   | Standard legal fees                                     | Completion fee £0<br>Booking fee £0<br>Free first standard valuation (maximum £740)<br>£500 cashback                         |   |

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## Remortgage

| Product  | Max LTV                    | APRC        | Loan  | Product description   | Fees                             | Additional features   | Early repayment charge  |
|--|----------------------------|-------------|---|---|----------------------------------|---|---|
| 5 year fixed rate products                           |                            |             |   |   |                                  |   |   |
| <b>2.49%</b><br>fixed until<br>31/01/2024<br>(15769) | <b>75%</b><br>(excl. fees) | <b>3.8%</b> | <b>Min</b><br>£40,000<br><b>Max</b><br>£1,000,000 | <ul style="list-style-type: none"> <li>After 31/01/2024 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000<br/>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul> | Completion fee £999 <sup>Δ</sup> | Booking fee £0<br>Free first standard valuation (maximum £740)<br>Fees assisted legals<br>£300 cashback     | Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.<br><br>The fees are:<br>Until 31/01/2021: <b>5%</b> of the amount repaid;<br>Until 31/01/2022: <b>4%</b> of the amount repaid;<br>Until 31/01/2023: <b>3%</b> of the amount repaid;<br>Until 31/01/2024: <b>2%</b> of the amount repaid. |
| <b>2.59%</b><br>fixed until<br>31/01/2024<br>(15746) | <b>75%</b><br>(excl. fees) | <b>3.8%</b> |   |   | N/A                              | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740)<br>Fees assisted legals |   |
| <b>2.59%</b><br>fixed until<br>31/01/2024<br>(15747) | <b>75%</b><br>(excl. fees) | <b>3.8%</b> |   |   | Standard legal fees              | Booking fee £0<br>Completion fee £0<br>Free first standard valuation (maximum £740)<br>£400 cashback        |   |

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## Remortgage

| Product  | Max LTV                    | APRC        | Loan  | Product description   | Fees  | Additional features  | Early repayment charge   |
|--|----------------------------|-------------|---|---|---|--|--|
| Help to Buy Remortgage - 5 year fixed rate products  |                            |             |   |   |   |  |  |
| <b>2.59%</b><br>fixed until<br>31/01/2024<br>(15756) | <b>75%</b><br>(excl. fees) | <b>3.9%</b> | <b>Min</b><br>£70,000<br><b>Max</b><br>£1,000,000 | <ul style="list-style-type: none"> <li>After 31/01/2024 the rate reverts to Standard Variable Rate for the rest of the term, currently <b>4.49%</b> variable</li> <li>Interest will be charged to the end of the month of redemption</li> <li>Overpayments below £1,000<br/>(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)</li> </ul> | Completion fee £999 <sup>Δ</sup><br>Standard legal fees | Booking fee £0<br>Free first standard valuation (maximum £740)<br>£500 cashback  | <p>Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early.</p> <p>The fees are:</p> <p>Until 31/01/2021: <b>5%</b> of the amount repaid.</p> <p>Until 31/01/2022: <b>4%</b> of the amount repaid.</p> <p>Until 31/01/2023: <b>3%</b> of the amount repaid.</p> <p>Until 31/01/2024: <b>2%</b> of the amount repaid.</p> |
| <b>2.69%</b><br>fixed until<br>31/01/2024<br>(15757) | <b>75%</b><br>(excl. fees) | <b>3.8%</b> |   |   | N/A   | Completion fee £0<br>Booking fee £0<br>Free first standard valuation (maximum £740)<br>Fees assisted legals<br>£250 cashback |  |
| <b>2.69%</b><br>fixed until<br>31/01/2024<br>(15755) | <b>75%</b><br>(excl. fees) | <b>3.8%</b> |   |   | Standard legal fees                                     | Completion fee £0<br>Booking fee £0<br>Free first standard valuation (maximum £740)<br>£500 cashback                         |  |

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## Lending criteria

|                         |   |  |  |  |
|-------------------------|---|--|--|--|
| <b>Income multiples</b> | <b>Sole applicant</b>   |  | <b>Joint applicant</b>   |  |
|                         | 5 x main income where allowable income > £50,000<br>4.5 x main income where allowable income <= £50,000 |  | 5 x main income + 1 x secondary income (where joint allowable income > £50,000)<br>4.5 x main income + 1 x secondary income (where joint allowable income <= £50,000)<br>4.5 x joint income (where joint allowable income > £40,000)<br>4 x joint income (where joint allowable income <= £40,000) |  |

The above income multiples are subject to an affordability assessment being completed for all mortgage applications. Go to [wbfi.co.uk](http://wbfi.co.uk) to view our affordability calculator.

|                       |  |                          |   |   |   |   |
|-----------------------|--|--------------------------|---|---|---|---|
| Loan details          | Minimum term<br>5 years  | Maximum term<br>35 years | Maximum LTV<br>95% purchases and 90% remortgages (excluding fees)   | Mortgage age<br>All mortgages must be repaid before the applicant's 75th birthday | Repayment methods<br>Capital & interest<br>Interest only (see criteria below)<br>Part & part (see criteria below) | Full lending criteria available at <a href="http://wbfi.co.uk">wbfi.co.uk</a> |
| Lending limits        | £250,000 up to 95% LTV purchase only (incl. fees)  |                          | £500,000 up to 90% LTV purchases and remortgages (excl. fees)   |   | £1,000,000 up to 80% LTV purchases and remortgages (excl. fees)   |   |
| Interest only lending | Available to 60% LTV<br><br>Part and part combined repayment method permitted to a maximum LTV of 95%.<br><br>The interest only element is available to a maximum LTV of 60% |                          | Acceptable repayment vehicles <ul style="list-style-type: none"><li>• <b>Endowment Policy</b> – the evidenced projected value must be equal to or greater than the proposed loan amount or account exposure.</li><li>• <b>Investment &amp; Savings Plan (including ISA's)</b> – The value of the plan must have at least 50% of the requested 'interest only' amount with a plausible investment strategy being demonstrated to cover the full value.</li><li>• <b>Pension Provision</b> – the evidenced estimated pension tax free lump sum must have a value equal to or greater than the proposed loan amount or account exposure.</li></ul> |   |   |   |

For full details please refer to our Lending and Security Guidelines at [wbfi.co.uk](http://wbfi.co.uk)

## Valuation options

| Purchase Price or Valuation of the property, whichever is higher | Free Standard Valuation* | Free Standard Valuation & Home Buyers Report* | Free Standard Valuation & Building Survey* | Standard Valuation | Standard Valuation & Home Buyers Report | Standard Valuation & Building Survey |
|--|--------------------------|---|--|--------------------|---|--------------------------------------|
| Up to £100,000   | £0                       | £170.00                                       | £372.00                                    | £185.00            | £345.00                                 | £547.00                              |
| Up to £200,000   | £0                       | £181.00                                       | £420.00                                    | £245.00            | £416.00                                 | £655.00                              |
| Up to £300,000   | £0                       | £229.00                                       | £483.00                                    | £290.00            | £509.00                                 | £763.00                              |
| Up to £400,000   | £0                       | £220.00                                       | £478.00                                    | £375.00            | £595.00                                 | £853.00                              |
| Up to £500,000   | £0                       | £235.00                                       | £505.00                                    | £445.00            | £680.00                                 | £950.00                              |
| Up to £600,000   | £0                       | £245.00                                       | £563.00                                    | £520.00            | £765.00                                 | £1083.00                             |
| Up to £700,000   | £0                       | £266.00                                       | £633.00                                    | £585.00            | £851.00                                 | £1218.00                             |
| Up to £800,000   | £0                       | £309.00                                       | £714.00                                    | £631.00            | £940.00                                 | £1345.00                             |
| Up to £900,000   | £0                       | £340.00                                       | £800.00                                    | £685.00            | £1025.00                                | £1485.00                             |
| Up to £1,000,000   | £0                       | £370.00                                       | £878.00                                    | £740.00            | £1110.00                                | £1618.00                             |
| Above £1,000,000   | On Application           | On Application                                | On Application                             | On Application     | On Application                          | On Application                       |

Refer to individual product details for further information regarding valuation charges.

\* Where a free Standard Valuation is available (up to £740), only the additional amount is payable to upgrade to a Home Buyers Report or Building Survey.

^ Interest is charged on all fees added to the loan.

**Where a free valuation is available on the product, selected remortgage applications will now benefit from an automated valuation with a maximum LTV of 75%.**

Head Office: 2 Providence Place, West Bromwich B70 8AF. [www.westbrom.co.uk](http://www.westbrom.co.uk)

'the West Brom' and 'the West Brom for intermediaries' are trading names of West Bromwich Building Society.

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